



H.O.M.E. Inc. Home Opportunities Made Easy, Inc.

2011 HousingIowa Conference
September 7, 2011



Who is H.O.M.E., Inc.?

- ▶ Founded in 1967 by citizens that were concerned with the lack of decent, affordable housing in the community for low-income households.
- ▶ A private, non-profit corporation providing affordable housing development; rental and homeownership counseling and education; and advocacy on affordable housing policy and programs.
- ▶ HOME, Inc. is a certified HUD Housing Counseling Agency and Community Housing Development Organization.
- ▶ Mission: to provide opportunities for quality affordable housing to help low income households become more self-sufficient and stabilize their lives.





How We Accomplish Our Mission

- ▶ Community Housing Services Program (CHSP)
- ▶ Homeownership Counseling and Supportive Services (HCSS)
- ▶ Property Program





Creating Housing Opportunities

CHSP

- ▶ Individual counseling, educational and advocacy services to approximately 2,500 tenants and landlords annually.
- ▶ Homeless prevention services and outreach to approximately 250 households annually.
- ▶ Outreach, educational sessions and our handbook on housing rights and responsibilities reach more than 2,500 households annually.
- ▶ RentWise workshops and case management services to help low income tenants obtain and retain housing.
- ▶ Citizens' advocacy to increase awareness of affordable housing issues.





Creating Housing Opportunities

HCSS

- ▶ Homeownership counseling, information and referral to 400 households regarding purchasing a home.
- ▶ Homeownership assessment and development of action plans are provided to 100 households.
- ▶ Homeownership case management for 10 participants in HOME, Inc.'s lease/purchase program.
- ▶ Development of individualized home purchase plans and assistance in implementing the plans is provided to 75 households annually.





Property Program

- ▶ Developer and general contractor in the construction or rehabilitation of homes.
- ▶ Acquire, rehabilitate and construct 10 properties for homeownership through lease/purchase or turnkey sales.
- ▶ General contractor in partnership with governmental or non-profit entities in building or improving housing for low-income people in Polk County.
- ▶ Development of a permanent, supportive housing project for low income women and their families that have successfully completed the House of Mercy transitional housing program.





Creating Housing Opportunities

Why Rent *Wise*?

- ▶ The idea came from strategic planning sessions of our local homeless coordinating board, the Polk County Housing Continuum.
- ▶ Difficulty in transitioning homeless clients into rental housing and keeping the housing.
- ▶ Many clients don't understand the process of finding and applying for a rental unit.
- ▶ Clients don't know how to address or overcome barriers such as poor rental histories, criminal records, and poor credit histories.



RENT*Wise* Planning

- ▶ PCHC researched models/best practices for tenant education programs.
 - ▶ RENT*Wise* was created by Marilyn Bruin, PHD from the Univ. of Minnesota Extension and College of Design.
 - ▶ Used the RENT*Wise* model and adapted it to local needs.
 - ▶ Used information from Primary Health Care homeless focus groups and HOME, Inc. counseling experience to determine needs of tenants.
 - ▶ Formed a committee of public, private, and non-profit landlords to determine their needs.
 - ▶ Committee revised the workbook based on identified needs of both groups and Iowa law.
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RENT *Wise* Design

- ▶ Certificate program that uses a holistic curriculum that incorporates active learning activities.
- ▶ Intended to be community-based and allows flexibility to meet the needs of a particular audience.
- ▶ Is designed to educate and dispel fears about rental housing.
- ▶ Helps participants identify and overcome their housing barriers.
- ▶ Can be used in a group setting or by case managers with individual clients.





Creating Housing Opportunities

RENT*Wise* Target Audience

- ▶ Homeless people – shelters, outreach programs and transitional housing.
- ▶ Low income tenants – public housing authorities, Section 42 landlords, and non-profit housing providers.
- ▶ Young adults entering independent living – high schools, community and local colleges, vocational schools.
- ▶ Refugees - local human service agencies and church groups.
- ▶ Target by program – self sufficiency, job training, domestic violence, and re-entry programs.





RENT*Wise* Outcomes

RENT*Wise* tenants more likely to:

- ▶ Pay rent on time
- ▶ Feel more satisfied with current housing
- ▶ Select housing based on their needs

RENT*Wise* tenants less likely to:

- ▶ Use emergency shelters
- ▶ Feel they have been discriminated in housing

After RENT*Wise*:

- ▶ 91% more confident when looking for housing
- ▶ 48% were more happy with their housing

Based on University of Minnesota Data.





RENT*Wise* Curriculum

Teaching Modules:

- ▶ Communicating with your Landlord & Neighbors
- ▶ Managing Your Money
- ▶ Finding a Place to Call Home
- ▶ Getting Through the Rental Process
- ▶ Taking Care of a Home
- ▶ When Your Move Out



RENT *Wise* Curriculum

Communicating with your Landlord & Neighbors

- ▶ Learning Objectives: Using techniques that improve communication between landlord, tenants and neighbors especially under circumstances of conflict and disagreement.
- ▶ Workbook Components: Active listening, positive messages, determining whose responsible, steps in communicating with your landlord and settling a conflict.
- ▶ Participants activities: Active listening and positive message game and role playing.
- ▶ Homework: Writing a letter to the landlord for a repair.



RENT*Wise* Curriculum

Managing Your Money

- ▶ Learning Objectives: Calculating a monthly budget, using methods of tracking expenses, and identifying money habits that cause problems.
 - ▶ Workbook Components: Establishing a budget, ways to track expenses, ways to reduce expenses, buying on credit, use of pay-day loans and pawnbrokers
 - ▶ Participant Activities: Group work on budgeting.
 - ▶ Homework: Each participant must select a method of tracking expenses and begin worksheets on Estimating Monthly Income and Estimating Monthly Expenses, worksheets 1 & 2 .
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RENT*Wise* Curriculum

Finding a Place to Call Home

- ▶ Learning Objective: Identify individual needs and wants in housing, compare units and evaluate the landlord.
- ▶ Workbook Components: Determining housing needs, where to look for information, steps to finding a place, checking out the unit and landlord.
- ▶ Participant Activities: Follow-up on budgeting and review of worksheet 3, Determine Your Housing Needs.
- ▶ Homework: Complete worksheet 3 and continue tracking expenses.



RENT*Wise* Curriculum

Getting Through the Rental Process

- ▶ Learning Objectives: Organize information to complete a rental application, understanding the screening process, identifying your barriers, and understanding the rental agreement/rules.
 - ▶ Workbook Components: Rental applications, giving information to landlords, fair housing, credit reports, and screening practices, agencies and web sites.
 - ▶ Participant Activities: Review and completion of group rental application/ resume, worksheets 4 & 5.
 - ▶ Homework: Obtaining a copy of your credit report and completing your rental application/resume .
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RENT*Wise* Curriculum

Taking Care of a Home

- ▶ Learning Objectives: Appreciation of keeping your home clean, efficient ways of taking care of your home and conserving energy.
- ▶ Workbook Components: Benefits of keeping your home clean, basic cleaning supplies and tasks, controlling pests, lead based paint; energy action to save money and increase comfort.
- ▶ Participant Activities: Sharing ideas on cleaning and energy conservation.
- ▶ Homework: Develop a chore list and completion of rental survey, worksheet 6.



RENT*Wise* Curriculum

When Your Move Out

- ▶ Learning Objectives: Understanding procedures to follow when you move and avoiding rental deposit disputes
- ▶ Workbook Components: Proper notice of termination, cleaning the unit, activities on the final day and return of the rental deposit.
- ▶ Participant Activities: Review of rental condition checklist, review of leases and discussion on personal experiences.
- ▶ Homework: Complete rental condition checklist, worksheet 7, on your current unit and prepare notice of termination or request for deposit.



Questions?

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